

**Information to identify the case:**

Debtor 1	<u>Mary June Deppe</u>		Social Security number or ITIN xxx-xx-5272	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court	District of New Jersey			
Case number:	<b>21-19099-CMG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mary June Deppe

2/25/22

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mary June Deppe  
Debtor

Case No. 21-19099-CMG  
Chapter 7

District/off: 0312-3  
Date Rcvd: Feb 25, 2022

User: admin  
Form ID: 318

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Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2022:**

Recip ID	Recipient Name and Address
db	+ Mary June Deppe, 477 Center Ave, Middletown, NJ 07748-5370
519447669	+ Ani Orthopaedics, Suite 21, Bldg. #2, 1 Bethany Road, Hazlet, NJ 07730-1660
519447671	+ Avenue, PO Box 60500, City of Industry, CA 91716-0500
519447673	+ Barclays Bank, co Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067
519447675	Bathroom Pro, 1545 Route 37 W Suite 6, Toms River, NJ 08755-4985
519447702	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot, P.O. Box 182676, Columbus, OH 43218-2676
519447678	+ Capital One, co Becket & Lee, LLP, P.O. Box 3001, 16 General Warren Blvd., Malvern, PA 19355-1245
519447685	+ Comenity Bank/capitals fbb, co Quantum 3 Group LLC, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
519447692	+ Dr. Chi I. Lee, 717 N Beers Street, Holmdel, NJ 07733-1524
519447693	Fay Servicing, PO Box 88009, Chicago, IL 60680-1009
519447695	+ First Svgg Bk-blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253
519447707	+ Kay Jewelers, co Buckley King, 600 Superior Ave East, Ste 1400, Cleveland, OH 44114-2693
519447713	+ Meridan Health, Po Box 9319, Trenton, NJ 08650-1319
519447716	Riverview Medical Center, Po Box 650292, Dallas, TX 75265-0292
519447717	+ Robert Wood Johnson, Medical Group, PO Box 15278, Newark, NJ 07192-5278
519447718	Rutgers, Robert Wood Johnson Medical School, PO Box 15278, Newark, NJ 07192-5278
519447721	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of the Treasury, Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187
519447719	Saker Shop Rite, 922 NJ33 Business, Freehold, NJ 07728
519447724	+ Syncb/walmart, co Midland Funding, PO Box 2011, Warren, MI 48090-2011
519447729	+ TD Bank, co Weinstein & Riley, P.S., 2001 Western Ave Ste 400, Seattle, WA 98121-3132
519447727	Target National Bank, P. O. Box 659728, San Antonio, TX 78265-9728

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 25 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-5234
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 25 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519447670	EDI: WFNNB.COM	Feb 26 2022 01:33:00	Avenue, PO Box 659584, San Antonio, TX 78265-9584
519447672	+ EDI: BANKAMER.COM	Feb 26 2022 01:33:00	Bank Of America, N.a, 4909 Savarese Circ, Tampa, FL 33634-2413
519447674	+ EDI: TSYS2	Feb 26 2022 01:33:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
519447676	EDI: HFC.COM	Feb 26 2022 01:33:00	Boscov's, PO Box 13601, Philadelphia, PA

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519447679	EDI: CAPITALONE.COM	19101-3601	
519447677	+ EDI: CAPITALONE.COM	Feb 26 2022 01:33:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
519447680	EDI: CAPITALONE.COM	Feb 26 2022 01:33:00	Capital One, 4851 Cox Rd, Glen Allen, VA 23060-6293
519447681	+ Email/Text: bankruptcy@certifiedcollection.com	Feb 25 2022 20:32:00	Certified Credit & Collection, P.O. Box 336, Raritan, NJ 08869-0336
519447683	+ EDI: Q3G.COM	Feb 26 2022 01:33:00	Comenity Bank/avenue, co Quantum 3 Group LLC, PO Box 788, CP Medical LLC, Kirkland, WA 98083-0788
519447682	+ EDI: WFNNB.COM	Feb 26 2022 01:33:00	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
519447684	EDI: WFNNB.COM	Feb 26 2022 01:33:00	Comenity Bank/capitals fbb, Po Box 18125, Columbus, OH 43218
519447686	+ EDI: WFNNB.COM	Feb 26 2022 01:33:00	Comenity Bank/fashbug, Po Box 182272, Columbus, OH 43218-2272
519447687	+ EDI: CRFRSTNA.COM	Feb 26 2022 01:33:00	Credit First Nationa, 6275 Eastland Rd, Brookpark, OH 44142-1399
519447688	+ EDI: CRFRSTNA.COM	Feb 26 2022 01:33:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
519447689	+ EDI: CRFRSTNA.COM	Feb 26 2022 01:33:00	Credit First National Association, P.O. Box 818011, Cleveland, OH 44181-8011
519447690	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 25 2022 20:35:47	Credit One Bank, P.O. box 98873, Las Vegas, NV 89193-8873
519447711	+ EDI: CITICORP.COM	Feb 26 2022 01:33:00	Macy's, P.O. Box 183083, Columbus, OH 43218
519447691	+ EDI: DISCOVER.COM	Feb 26 2022 01:33:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
519447696	Email/Text: BNBLAZE@capitalsvcs.com	Feb 25 2022 20:32:00	First Svgs Bk-blaze, PO Box 5096, Sioux Falls, SD 57117
519447694	+ EDI: BLUESTEM	Feb 26 2022 01:33:00	Fingerhut Direct Marketing, Customer Service, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
519447697	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 25 2022 20:32:00	Fortiva, Att Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
519447699	+ EDI: RMSC.COM	Feb 26 2022 01:33:00	GECRB/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
519447698	+ EDI: RMSC.COM	Feb 26 2022 01:33:00	GECRB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
519447700	+ EDI: RMSC.COM	Feb 26 2022 01:33:00	GECRB/Modell's, P.O. Box 960014, Orlando, FL 32896-0014
519447701	+ EDI: RMSC.COM	Feb 26 2022 01:33:00	GECRB/Mohawk Floorscape, P.O. Box 960014, Orlando, FL 32896-0014
519447703	EDI: IRS.COM	Feb 26 2022 01:33:00	Internal Revenue Service, Special Procedures, Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081
519447704	EDI: RMSC.COM	Feb 26 2022 01:33:00	JC Penney, P. O.Box 960090, Orlando, FL 32896-0001
519447708	+ Email/Text: BKRMailOPS@weltman.com	Feb 25 2022 20:32:00	Kay Jewelers, PO Box 740425, Cincinnati, OH

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519447706	+ EDI: WFNNB.COM	45274-0425
519447705	+ EDI: WFNNB.COM	Feb 26 2022 01:33:00 Kay Jewelers, 375 Ghent Rd., PO Box 1799, Akron, OH 44309-1799
519447709	Email/Text: PBNCNotifications@perituservices.com	Feb 26 2022 01:33:00 Kay Jewelers, co Sterling Jewelers, PO Box 1799, Akron, OH 44309-1799
519447710	+ Email/Text: PBNCNotifications@perituservices.com	Feb 25 2022 20:32:00 Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983
519447715	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2022 20:32:00 Kohls/capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
519447714	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2022 20:35:46 Merrick Bank Corp, co Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519447720	EDI: CITICORP.COM	Feb 25 2022 20:35:30 Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
519447722	+ EDI: RMSC.COM	Feb 26 2022 01:33:00 Sears Credit Card, P.O. Box 183082, Columbus, OH 43218-3082
519447723	+ EDI: RMSC.COM	Feb 26 2022 01:33:00 Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007
519448023	+ EDI: RMSC.COM	Feb 26 2022 01:33:00 Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
519447730	EDI: TDBANKNORTH.COM	Feb 26 2022 01:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519447725	+ EDI: WTRRNBNK.COM	Feb 26 2022 01:33:00 TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
519447726	+ EDI: WTRRNBNK.COM	Feb 26 2022 01:33:00 Target, co Financial & Retail Svcs, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519447728	EDI: WTRRNBNK.COM	Feb 26 2022 01:33:00 Target, PO Box 673, Minneapolis, MN 55440-0673
519447731	EDI: USBANKARS.COM	Feb 26 2022 01:33:00 Target National Bank, P.O. Box 660170, Dallas, TX 75266-0170
519447732	+ EDI: WFNNB.COM	Feb 26 2022 01:33:00 US Bank, P.O. Box 790408, Saint Louis, MO 63179
519447733	+ EDI: BLUESTEM	Feb 26 2022 01:33:00 Victoria Secret, P.O. Box 659728, San Antonio, TX 78265-9728
519447734	+ EDI: BLUESTEM	Feb 26 2022 01:33:00 WebBank, 215 State St. #800, Lake City, UT 84111-2339
		Feb 26 2022 01:33:00 WebBank, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519447712	##	MCS Claim Services, Inc., 123 Frost St., Suite 150, Westbury, NY 11590-5027

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 27, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2022 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-A dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Ilissa Churgin Hook

trustee@hookandfatovich.com J116@ecfcbis.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Mary June Deppe courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 4